

Information to identify the case:

Debtor 1	<u>Noreen Gul</u>	Social Security number or ITIN	xxx-xx-2262
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-17116-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Noreen Gul

8/14/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Noreen Gul
 Debtor

Case No. 14-17116-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 43

Date Rcvd: Aug 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2019.

db +Noreen Gul, 3 North Syracuse Drive, Cherry Hill, NJ 08034-1228
 cr +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Residential Credit Solutions, Inc.,
 4708 Mercantile Drive, Fort Worth, TX 76137-3605
 cr The Bank of New York Mellon fka The Bank of New Yo, c/o Residential Credit Solutions, Inc.,
 P.O. Box 163229, Forth Worth, TX 76161-3229
 514706311 +A-1 Collection Service, 80 West Upper Ferry Road, Suite 1, West Trenton, NJ 08628-2736
 514832800 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514718301 +BANK OF AMERICA, N.A. as Servicer, for THE BANK OF NEW YORK MELLON,
 Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
 514706316 BMW Leasing, PO Box 3608, Dublin, OH 43016-0306
 514706314 Bank Of America, 4161 Parkway, Greensboro, NC 27410-8110
 514935885 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
 PO Box 10390, Greenville, SC 29603-0390)
 514706321 +Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 514706322 Santander Bank NA, PO Box 841002, McMA1 MB3 01-09, Boston, MA 02284-1002
 514706323 +Slater, Tenaglia, Fritz, And Hunt, PA, 301 Third Street, Ocean City, NJ 08226-4007
 514727495 +THE BANK OF NEW YORK MELLON, FKA THE BANK OF NEW YORK, AS TRUSTEE,
 FRENKEL LAMBERT WEISS WEISMAN & GORDON,, 80 Main Street, Suite 460,
 West Orange, NJ 07052-5414
 514825499 THE BANK OF NEW YORK MELLON, Residential Credit Solutions, PO Box 163229,
 Ft Worth, TX 76161-3229
 515695068 +THE BANK OF NEW YORK MELLON, FKA THE BANK OF NEW YORK, AS TRUSTEE,
 KIVITZ MCKEEVER LEE, P.C., BNY Mellon Independence Center, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 517533364 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, McCabe, Weisberg & Conway, P.C.,
 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
 514968085 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Zucker Goldberg & Ackerman,
 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
 516552265 THE BANK OF NEW YORK MELLON, Et Al., KML Law Group PC, Sentry Office Plaza,
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 514706325 Universal CD CBNA, PO Box 6241, Lbs Cdv Disputes, Sioux Falls, ND 57117-6241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 15 2019 00:04:40 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 15 2019 00:04:36 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 intp +EDI: BANKAMER.COM Aug 15 2019 03:28:00 The Bank of New York Mellon fka The Bank of New Yo,
 c/o Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
 514706312 +EDI: AMEREXPR.COM Aug 15 2019 03:28:00 American Express, PO Box 297871,
 Ft. Lauderdale, FL 33329-7871
 514858166 EDI: BECKLEE.COM Aug 15 2019 03:28:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514720324 +EDI: ATSACG.COM Aug 15 2019 03:28:00 Attn: BMW Financial Services NA, LLC Department,
 Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
 514706315 EDI: BANKAMER.COM Aug 15 2019 03:28:00 Bank Of America, 4161 Piedmont Parkway,
 Greensboro, NC 27410-8110
 514706313 EDI: BANKAMER.COM Aug 15 2019 03:28:00 Bank Of America, PO Box 982235,
 El Paso, TX 79998-2235
 514817404 EDI: BMW.COM Aug 15 2019 03:28:00 BMW Financial Services NA,LLC, P.O. Box 3608,
 Dublin, OH 43016
 514719992 +EDI: BMW.COM Aug 15 2019 03:28:00 BMW Financial Services NA, LLC, 5550 Britton Parkway,
 Hilliard, OH 43026-7456
 514706317 +EDI: CITICORP.COM Aug 15 2019 03:28:00 Citi Cards, PO Box 6241,
 Sioux Falls, SD 57117-6241
 514706318 EDI: DISCOVER.COM Aug 15 2019 03:28:00 Discover Card, PO Box 30943,
 Salt Lake City, UT 84130
 514734547 +EDI: TSYS2.COM Aug 15 2019 03:28:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 514717800 EDI: DISCOVER.COM Aug 15 2019 03:28:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 516143446 E-mail/Text: bankruptcy.bnc@ditech.com Aug 15 2019 00:04:10 Ditech Financial LLC,
 PO Box 6154, Rapid City, SD 57709-6154
 516143447 E-mail/Text: bankruptcy.bnc@ditech.com Aug 15 2019 00:04:10 Ditech Financial LLC,
 PO Box 6154, Rapid City, SD 57709-6154, Ditech Financial LLC, PO Box 6154,
 Rapid City, SD 57709-6154
 514706319 +EDI: RMSC.COM Aug 15 2019 03:28:00 GE Capital Retail Bank, Bankruptcy Department,
 PO Box 103104, Roswell, GA 30076-9104
 514706320 +EDI: TSYS2.COM Aug 15 2019 03:28:00 Macy's, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 43

Date Rcvd: Aug 14, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514862914 EDI: PRA.COM Aug 15 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Lennox,
POB 41067, Norfolk VA 23541
514706324 EDI: TDBANKNORTH.COM Aug 15 2019 03:28:00 TD Bank, Operations Center, PO Box 219,
Lewiston, ME 04243
514895540 EDI: TDBANKNORTH.COM Aug 15 2019 03:28:00 TD Bank N.A., Attn: Bankruptcy Dept.,
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
517079177 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 15 2019 00:05:04
THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
517079178 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 15 2019 00:05:04
THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146, THE BANK OF NEW YORK MELLON,
c/o Bayview Loan Servicing, LLC 33146-1837
514706326 EDI: RCSDELL.COM Aug 15 2019 03:28:00 WEBBANK/DFS, PO Box 81607, Austin, TX 78708-1607
TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC as servicer for The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the Certificateholders CWALT, Inc., Alternative Loan Trust 2006-34, Mortgage Pass-Thr NJECFMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2006-34) cwohrlab@LOGS.com, njbankruptcynotifications@logs.com
David A. Snyder on behalf of Debtor Noreen Gul dasnyderlaw@aol.com, G26258@notify.cincompass.com
Denise E. Carlson on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al... bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jill T. Bryan on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-34, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-34 jtb.assistantnl@verizon.net
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al... jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2006-34) nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Sean M. O'Brien on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-34, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-34 DMCDonough@flwlaw.com
Sean M. O'Brien on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWHEQ INC., HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-S3 DMCDonough@flwlaw.com
Sean M. O'Brien on behalf of Interested Party The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders CWALT, Inc., Alternative Loan Trust 2006-34, Mortgage Pass-Through Certificates, Series 2006-34 DMCDonough@flwlaw.com

District/off: 0312-1

User: admin
Form ID: 3180W

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Sean M. O'Brien on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,
as Trustee for the Certificateholders CWALT, Inc., Alternative Loan Trust 2006-34, Mortgage
Pass-Through Certificates, Series 2006-34 DMcDonough@flwlaw.com

TOTAL: 14